

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: §
JENNIFER L MCCARREL § Case No. 17-80461
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on 03/02/2017 . The case was converted to one under Chapter 7 on 02/19/2018 . The undersigned trustee was appointed on 03/02/2017 .

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 8,500.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	0.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 8,500.00

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 08/04/2017 and the deadline for filing governmental claims was 08/29/2017 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,600.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,516.55 , for a total compensation of \$ 1,516.55 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 12.35 , for total expenses of \$ 12.35 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/18/2017 By: /s/BERNARD J. NATALE, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit A

Case No:	17-80461	TML	Judge:	Thomas M. Lynch	Trustee Name:	BERNARD J. NATALE, TRUSTEE
Case Name:	JENNIFER L MCCARREL				Date Filed (f) or Converted (c):	03/02/2017 (f)
					341(a) Meeting Date:	04/20/2017
For Period Ending:	12/18/2017				Claims Bar Date:	08/04/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 7409 Manor Rd Crystal Lake IL 60014-0000 Mchenry	82,730.00	165,000.00	OA	8,500.00	FA
2. 2012 Honda Civic Coupe Si Mileage: 34,500 Valued Via Kbb On	10,816.00	10,816.00	OA	0.00	FA
3. Various Used Household Furniture And Personal Possessions, I	875.00	0.00	OA	0.00	FA
4. 1 Used Cell Phone, 1 Used Tv, 1 Used Clock Radio, 1 Used Cof	550.00	0.00	OA	0.00	FA
5. Various Used Clothes	200.00	0.00	OA	0.00	FA
6. Various Used Jewelry Pieces 1 Set Of Earrings, 1 Necklace An	800.00	0.00	OA	0.00	FA
7. Cash	50.00	0.00	OA	0.00	FA
8. Dcu	500.00	0.00	OA	0.00	FA
9. Simple Bank (Debtor Used For 10 Transactions And Only Made O	0.00	0.00	OA	0.00	FA
10. Employer Sponsered	18,000.00	0.00	OA	0.00	FA
11. American Homes For Rent	1,600.00	0.00	OA	0.00	FA
12. Federal And State 2016 Potential Tax Refund	3,500.00	0.00	OA	0.00	FA
13. Employer Sponsered Term	0.00	0.00	OA	0.00	FA
14. Potential Personal Injury Suit Versus Sherman Hospital	0.00	0.00	OA	0.00	FA

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$119,621.00	\$175,816.00	\$8,500.00	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

RE PROP # 1 -- Trustee has filed objection to exemption - Granted on 5/10/17

Exhibit A

Initial Projected Date of Final Report (TFR): 06/01/2018 Current Projected Date of Final Report (TFR): 06/01/2018

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-80461
Case Name: JENNIFER L MCCARREL

Trustee Name: BERNARD J. NATALE, TRUSTEE

Exhibit B

Bank Name: Associated Bank

Account Number/CD#: XXXXXX8947

Checking

Taxpayer ID No: XX-XXX8200

Blanket Bond (per case limit): \$3,000.00

For Period Ending: 12/18/2017

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/29/17	1	Robert S Wanat 7409 Manor Rd Crystal Lake, IL 60014	Liquidation of Real Estate Sale of Property to Co-Owner	1110-000	\$8,500.00		\$8,500.00

COLUMN TOTALS	\$8,500.00	\$0.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$8,500.00	\$0.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$8,500.00	\$0.00

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX8947 - Checking	\$8,500.00	\$0.00	\$8,500.00
	\$8,500.00	\$0.00	\$8,500.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$8,500.00		
Total Gross Receipts:	\$8,500.00		

Exhibit C - Analysis of Claims Register**Case: 17-80461-TML JENNIFER L MCCARREL**

Claim #	Date	Pri	Claimant Proof/Category/Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Ch. 7 Admin Claims								
		100	BERNARD J. NATALE 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENTER ROCKFORD, IL 61107 <2100-00 Trustee Compensation>	1,516.55	1,516.55	0.00	1,516.55	1,516.55
		100	BERNARD J. NATALE 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENTER ROCKFORD, IL 61107 <2200-00 Trustee Expenses>	12.35	12.35	0.00	12.35	12.35
ATTYEXP		100	BERNARD J. NATALE LTD 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENER ROCKFORD, IL 61107 <3120-00 Attorney for Trustee Expenses (Trustee Firm)>	22.37	22.37	0.00	22.37	22.37
ATTYFEES		100	BERNARD J. NATALE LTD 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENER ROCKFORD, IL 61107 <3110-00 Attorney for Trustee Fees (Trustee Firm)>	2,887.50	2,887.50	0.00	2,887.50	2,887.50
Total for Priority 100 100.00 % Paid				4,438.77	4,438.77	0.00	4,438.77	4,438.77
Total for Ch. 7 Admin Claims:				4,438.77	4,438.77	0.00	4,438.77	4,438.77
Unsecured Claims								
1	05/09/17	300	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025 <7100-00 General Unsecured 726(a)(2)>	268.22	268.22	0.00	268.22	268.22
3	06/07/17	300	PYOD LLC As Assignee Resurgent Capital Services P O Box 19008 Greenville, SC 29602 <7100-00 General Unsecured 726(a)(2)>	486.58	486.58	0.00	486.58	486.58
4	07/12/17	300	Capital One, N.A. % Becket And Lee Llp PO Box 3001 Malvern, PA 19355-0701 <7100-00 General Unsecured 726(a)(2)>	2,444.58	2,444.58	0.00	2,444.58	2,444.58
Total for Priority 300 100.86 % Paid				3,199.38	3,199.38	0.00	3,199.38	3,199.38
		380	Robert Wanat 7409 Manor Road Crystal Lake IL 60014 <7400-00 Subordinated General Unsecured (Equitably or consensually subordinated to all other creditors' claims)>	834.47	834.47	0.00	834.47	834.47

Exhibit C - Analysis of Claims Register**Case: 17-80461-TML JENNIFER L MCCARREL**

Claim #	Date	Pri	Claimant Proof/<Category>/Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Total for Priority 380 100.00 % Paid				834.47	834.47	0.00	834.47	834.47
Total for Unsecured Claims:				4,033.85	4,033.85	0.00	4,033.85	4,033.85
Secured Claims								
2	05/10/17	400	Capital One Auto Finance, A Division Of Capital On Po Box 60511 City Of Industry Ca 91716, Ca 91716 <4210-00 Personal Property & Intangibles-Consensual Liens (UCC, chattel, PMSI)>	12,233.95	12,233.95	0.00	12,233.95	0.00
Total for Priority 400 0.00 % Paid				12,233.95	12,233.95	0.00	12,233.95	0.00
Total for Secured Claims:				12,233.95	12,233.95	0.00	12,233.95	0.00
Total for Case:				20,706.57	20,706.57	0.00	20,706.57	8,500.00

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 17-80461

Case Name: JENNIFER L MCCARREL

Trustee Name: BERNARD J. NATALE, TRUSTEE

Balance on hand \$ 8,500.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
2	Capital One Auto Finance, A Division Of Capital On	\$ 12,233.95	\$ 12,233.95	\$ 0.00	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 8,500.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: BERNARD J. NATALE	\$ 1,516.55	\$ 0.00	\$ 1,516.55
Trustee Expenses: BERNARD J. NATALE	\$ 12.35	\$ 0.00	\$ 12.35
Attorney for Trustee Fees: BERNARD J. NATALE LTD	\$ 2,887.50	\$ 0.00	\$ 2,887.50
Attorney for Trustee Expenses: BERNARD J. NATALE LTD	\$ 22.37	\$ 0.00	\$ 22.37

Total to be paid for chapter 7 administrative expenses \$ 4,438.77

Remaining Balance \$ 4,061.23

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 3,199.38 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	\$ 268.22	\$ 0.00	\$ 268.22
3	PYOD LLC As Assignee	\$ 486.58	\$ 0.00	\$ 486.58
4	Capital One, N.A.	\$ 2,444.58	\$ 0.00	\$ 2,444.58
Total to be paid to timely general unsecured creditors			\$	3,199.38
Remaining Balance			\$	861.85

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 834.47 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 100.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
	*** Robert Wanat	\$ 834.47	\$ 0.00	\$ 834.47

Total to be paid to subordinated unsecured creditors \$ 834.47

Remaining Balance \$ 27.38

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of 0.9 % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ 27.38 . The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

***This payment was made per Court order entered 10/27/17.